

# COMPENSATION COMPARISON<sup>1</sup>

**Column A** contains a list of benefits typically offered by U.S. employers. This list comes from the annual benefits survey conducted by the Bureau of Labor statistics. Additional benefits offered by the military but rarely offered by civilian employers are included toward the bottom of the list.

**Column B** contains information on the percentage of civilian employers which typically offer the benefit, as well as additional cost information where appropriate.

**Column C** is a listing of benefits included in the military compensation package.

**Column D** is a listing of benefits included in the federal employment compensation package.

**Columns E and F** are for you to write in the details of a job offer so you can compare to both your current military compensation as well as the national averages for all U.S. employers.

**Footnotes** include relevant websites which provide compensation calculators and additional information on your military benefits. Most websites have specific information for transitioning and wounded, ill or injured members.

A. Type of Benefit	B. National Averages for all Civilian Employees <sup>2</sup>	C. Military Compensation	D. Federal Employment	E. Offer 1	F. Offer 2
Salary					
Monetary Compensation	National wage averages by location or job can be researched at <a href="http://www.bls.gov">www.bls.gov</a>	Current Pay \$	Based on Federal Schedules <sup>3</sup>	\$	\$
		Equivalent Civilian Salary \$			
		Federal Employee Health Benefit Program			
		(Use calculator in footnote 4)			
Retirement					
	Type of plan? Contribution matching? When vested? >>				
Retirement Plan	71%	Provided	Yes		
O Defined Benefit	31%	At 20 Years <sup>5</sup>	FERS	\$	\$
O Defined Contribution	56%	Uniformed Thrift Savings Plan <sup>6</sup>	Federal Thrift Savings Plan	\$	\$
Healthcare					
		Type of plan? (PPO, HMO, POS) >>			
Medical Care	74%	Covered <sup>7</sup>	Federal Employee Health Benefit Program		
Single	Avg. monthly cost \$89	No cost to member		\$	\$
Family	Avg. monthly cost \$347	No cost via TRICARE Prime		\$	\$

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Dental	48% Premiums range from \$25 to \$50/month	Covered, no cost to member; \$12/month for one family member, \$31/month for more than one family member	Federal Employee Dental and Vision Insurance Program	\$	\$
Vision	29%	Covered, no cost to member; one free exam per year for family members on TRICARE Prime		\$	\$
Outpatient Prescription Coverage	72%	Covered, no cost to member; zero to \$22 if TRICARE Prime	A variety of benefits are available under the FSAFEDS program	\$	\$
Health Savings Account	14%	N/A		\$	\$
Benefits "Cafeteria" Plan (includes flexible benefits)	20 – 39%	N/A		\$	\$
Retiree Health Care Plan	24%	Yes (medical and dental for a cost)	Yes	\$	\$
<b>Insurance</b>					
Life Insurance	62% Avg. 1.4 times earnings or avg. flat coverage of \$15,000 provided at no cost. More may be available for a cost.	SGLI up to \$400,000 for 6.5 cents per \$1,000 of coverage; discount family coverage available via FSGLI; conversion to VGLI available <sup>8</sup>	Federal Employees' Group Life Insurance Program	\$	\$
Short-Term Disability Insurance	37% Avg. 26 weeks at 64% of earnings	Until medically retired, basic pay continues at no cost	If covered under FERS	\$	\$
Long-Term Disability Insurance	33% Avg. \$7,000 max benefit amount	Disability pay upon medical and regular retirement may be authorized		\$	\$
Long-Term Care	16%	N/A, but enlisted, warrant officers and LDOs are eligible for the Armed Forces Retirement Homes <sup>9</sup>	Federal Long-Term Care Insurance Program	\$	\$

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<b>Other Benefits<sup>10</sup></b>					
Paid Holidays	76% 8 days/year avg.	10 days/year	10 days/year		
Paid Sick Leave	66% 8 days/year avg.	SIQ as authorized	Starts at 13 days/year		
Paid Vacation	75% 10 days/year avg.	2.5 days per month, for a total of 30 days per year, including weekends and holidays	Starts at 13 days/year		
Paid Jury Duty	73%	Yes	Yes		
Childcare	10%	Subsidized via on-base and selected home care providers <sup>11</sup>	Subsidized through DCESA		
Flexible Workplace	5%	No	Some		
Subsidized Commuting	7%	In selected locations	In selected locations		
Wellness Program	33%	On-base facilities at no cost			
Employee Assistance Program	49%	Most bases have community support centers <sup>11</sup>	Yes		
Financial Planning	16%	May be available at no cost at base community support centers or through Military OneSource <sup>11</sup>			
<b>Additional Military Benefits</b>					
		<ul style="list-style-type: none"> <li>• Survivor Benefits<sup>12</sup></li> <li>• Commissary<sup>11</sup></li> <li>• Education<sup>1</sup></li> <li>• Exchange<sup>11</sup></li> <li>• Legal Assistance<sup>13</sup></li> <li>• Housing allowance or military housing<sup>11</sup></li> <li>• Moving reimbursement and relocation assistance<sup>11</sup></li> <li>• Deployment assistance<sup>11</sup></li> <li>• Savings Deposit Program<sup>1</sup></li> <li>• Non-taxable pay if earned in combat zone<sup>14</sup></li> <li>• Reenlistment and specialty bonuses<sup>14</sup></li> <li>• Free tax preparation services (VITA)<sup>11</sup></li> </ul>			

PERSONAL FINANCIAL MANAGEMENT PROGRAM  
STANDARDIZED CURRICULUM

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## Footnotes

1. <https://www.ebenefits.va.gov> (Gateway to Benefits Information)
2. <http://www.bls.gov/ncs/ebs/benefits/> (National Benefits Statistics)
3. <http://www.opm.gov> (Office of Personnel Management for Federal Employment)
4. <http://militarypay.defense.gov/pay/calc/index.html> (Military Compensation Calculator)
5. <http://militarypay.defense.gov/retirement/calc/> (Military Retirement Benefits Calculator)
6. <http://www.tsp.gov> (Thrift Savings Plan)
7. <http://tricare.mil/mybenefit/ProfileFilter.do?purI=%2Fhome%2FLifeEvents> (TRICARE transition information)
8. <http://www.insurance.va.gov/miscellaneous/> (Veterans' Group Life Insurance information)
9. <https://www.afrh.gov/afrh/> (Armed Forces Retirement Homes)
10. <http://www.militaryhomefront.dod.mil/> (Department of Defense website for official Military Community and Family Policy program information, policy and guidance)
11. <http://www.militaryonesource.com/> (Military OneSource)
12. <http://www.vba.va.gov/survivors/> (VA Survivor Benefits Information)
13. [http://www.jag.navy.mil/legal\\_services.htm](http://www.jag.navy.mil/legal_services.htm) (Legal assistance locator)
14. <http://www.dfas.mil/index.html> (Defense Finance and Accounting Service pay information)
15. <http://www.dfas.mil/army2/investmentoptions/savingsdepositprogramsdp.html> (DFAS Information on the Savings Deposit Program)